

REMARKS/ARGUMENTS

The 10/20/06 Final Office Action rejected all of the pending claims. The present amendment, amends claims 1, 21, and 34, and adds new claims 35-38. Claims 8, 10, and 23-33 have been canceled in order to focus the present discussion on the remaining claim. It is respectfully submitted that the present amendments should not be interpreted as an agreement with the previous rejections of the claims, and the amendments and cancellation of claims herein is done without prejudice to pursuing future continuation type patent applications. Claims 1-7, 9, 11-22, and 34-38 are now pending in the present application.

The 10/20/06 Office Action rejected previously pending claims 1-7, 9-2 and 34-35 under 35 USC 103 as being unpatentable over (US 2002/0035527 A1) in view of the Longo reference cited in on page 2 of the 10/20/06 Office Action. The independent claims 1, 21 and 34 have been amended as shown above such that each of the claims in summary form provides for the function or process of providing a findings overview report which shows among other things the likelihood that in-retirement goals will be met if the in-retirement income stream withdrawal strategy is followed. The findings overview report also includes an asset drawn down schedule which shows a predicted end of year account balance for each of the plurality of different types of customer accounts if the in-retirement income stream withdrawal strategy is followed. It is respectfully submitted that the overview report which shows predicted effect of following the specific in-retirement income stream withdrawal strategy on the different types of accounts, in combination with the other elements of the claims provides a very significant advantage to the customers. (Aspects of an embodiment of a findings

overview report are shown in Fig. 4 or the present application, and discussed at paragraphs 93-96 of the present application). For example, the system or method provide the customer with 1) an in-retirement withdrawal strategy which includes at least two time periods, and the a overview report which shows the specific predicted effects on the different accounts if one follows the withdrawal strategy. It is respectfully submitted that a careful review of the both the Corrin reference and the Longo reference do not appear to disclose anything similar to the combination of the withdrawal strategy and the overview report as recited in the pending claims. Indeed, it is respectfully submitted that neither of the references appear to disclose anything similar to the overview report as provided for in the pending claims. Thus, it is respectfully submitted claims 1, 21 and 34 are patentable. Additionally it is further submitted that claims 2-7, 9, 11-20, depend from claim 1; and claim 22 depends from claim 21; and claim 35 depends from claim 34; and as such each of these dependent claims include the limitations of their respective base independent claim and are therefore patentable for at least the same reasons as their base independent claim.

Newly Added Dependent Claims 36, 37, and 38:

Newly added claims 36, 37, and 38 depend from corresponding independent claims 1, 21 and 34. In summary form each of these dependent claims recites the function or operation of providing a performance planning report which identifies each of the assets held in the customer accounts and provides a projected annual cash flow, an approximate current yield, a historical total return, and an approximated current value for each asset, to assist the customer in assessing their assets on an income versus growth basis. Aspects of an embodiment of performance planning report are shown in

Fig. 7 of the present application and discussed in paragraphs 98-99 of the present application. It is respectfully submitted that this performance planning report is distinctly different than anything suggested by either the Corrin reference or the Longo reference. Indeed, it is respectfully submitted that both the Corrin reference and the Longo reference appear to approach the financial planning issue from a largely generalized type of asset allocation approach. However, neither of these references appears to provide any teaching which provides for generating a report which allows a customer consider the current yield on an asset versus the total return performance on a specific asset basis. It is respectfully submitted that this is an important tool which is neither disclosed nor suggested by either of the references. Thus, it is respectfully submitted that these dependent claims are each patentable for this additional reason.

Conclusion


In view of the above, it is respectfully submitted that the application is now in condition for allowance. Reconsideration of the pending claims and a notice of allowance are respectfully requested.

The Commissioner is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 50-2001 under

Order No. SCHB-4100. **A duplicate copy of the transmittal cover sheet attached to this Response is provided.**

Respectfully submitted,
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